SACWN Inc.

Volume 21
Oct/Nov 2001

Sacramento Area Community Women's Network

Charitable Women

Dear SACWN Members:

Over the years, SACWN has provided activities for all of us - socials, dances, potlucks, and special interest groups. A new special interest group (SIG) has recently been formed that gives SACWN members the opportunity to socialize, meet new women, laugh and create while giving something back to the community.

CHARITABLE WOMEN, coordinated by Chris Brown, gives Sacwn a twofold opportunity to give back to the community. Projects are provided for group activity and information on other agencies' needs is also made available. It is CW's hope that after one year in existence, a booklet of agencies in need will be developed so that each SACWN member will have a resource through which she can become involved in charitable work..

For each CW project, a time frame is given so each woman can decide the extent of her involvement. Some are one-day projects while others may encompass weeks to complete. We only ask you to commit to the time you can give and we are not greedy. If it is only a few hours you can afford, we will be thankful for your assistance.

At this point, there are four projects planned:

Project One:
Collection of 2 canned goods
1 piece warm clothing from every SACWN member

Time Frame
September-November 2001
Ongoing - call to donate

Project Two:
Christmas Caroling

Time Frame
2nd week Nov - 2nd week Dec
1x week practice/potluck
1 caroling night

Project Three
Assist in making confections to earn dollars for charity of group's choice

Time Frame
1 day only

Project Four
Making Easter Baskets for charity of group's choice

Time Frame
1 day only

On a personal level, I started Charitable Women because I wanted to give thanks for all the wondrous things I have been given in life. I had the opportunity to raise a son, play with him, laugh with him, and watch him grow into a young man. Some mothers won't have that opportunity because either they or their children are ill or dying. Some people have never been given anything without a string attached and others have never known the love of a parent. As rocky as my relationship was with my parents, I knew they loved me and that truly made a difference. I want Charitable Women's projects to make a difference to those who have not been as fortunate.

In society, there are those who label US as sexual deviants because of our affectional preferences. Well, this 'deviant' is also a CHARITABLE WOMAN. I want to make society know me as such. We have the opportunity to show society it is not only our sexual preference that defines who we are.

I hope you will call me and join SACWN'S Charitable Women in that quest.

Chris
916-485-8451

Whatsuuuup!!!

SACWN desperately needs your help with our newsletter. We are seeking women who can do layout, editing and writing. Without your assistance there may not be a newsletter next year. Call (916) 451-8034 to volunteer. Thank You!

SACWN Inc

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916.451.8034
SACWN1@aol.com

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Chris 485.8451

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STEERING COMMITTEE
Sue
Linda
Diana L.
Joyce
Debbie
Sandy
Millie
Nancy
Chris
Ninna
Dee
Sharon

THE SACWN MISSION

SACWN's mission is to provide lesbians with social activities in a safe and vibrant environment, a supportive network, and resources to link our diverse community.

SACWN NEWSLETTER POLICY

This newsletter is entirely dependent on volunteers. Please remember that we also have full time jobs.

In order to be included in the next newsletter, material must arrive in our mailbox or at our e-mail address by the 15th of month. We encourage submissions (e.g., Letters to the Editor, news items, photos, etc.). Please type submissions and include your name and phone number for verification. Submissions on diskette (Word97) or by e-mail are especially encouraged.

FREE ADS: This section is for selling things of a personal nature, advertising for a roommate or finding a lost love. These ads are FREE to SACWN members who are advertising for personal use (no business advertising).

BUSINESS ADS: Camera-ready ads are $60, per business card size ad. Ads must be prepaid. Ads are on a 12-month/six issues per year basis. For more info, please contact Sandy at 916-944-7055.

NOTE: The SACWN newsletter expresses the opinions of the authors, and does not necessarily represent the opinions of the Steering Committee or the general membership. The editor reserves the right to exclude and/or edit the length of letters and articles.

CONFIDENTIALITY: SACWN takes the following precautions to insure the privacy of it's members:

1. The mailing list is never sold nor lent to anyone—be they other women's groups or inquiring lesbians.
2. The newsletter is always sent 1st class, rather than at the cheaper bulk rate.
3. Each newsletter is addressed to a specific subscriber, not "resident" or "household."
4. Newsletters are not sent to individual men

~~ Women who want to participate in the operation of SACWN are encouraged to contact any of the committee coordinators listed to the left.

Special Thanks...

Special thanks go to Ninna Bryan for her invaluable assistance this year in laying out our newsletter. Ninna is taking a time out for medical reasons. We all wish her the best of luck.

I KNOW WHAT MAKES YOU SCREAM

Mark you calendar to join
SACWN at Grapes
Restaurant
815 11th Street (corner of
11th and H Street)
October 27th, 8:00 PM
for our

HALLOWEEN DANCE

Music by
Roni & The Flight

tickets $10.00 each
come early,
stay late

a **Women's** event
no host bar
Exquisite eatables,
prizes for best costumes
and more!

For additional information or to volunteer call
SACWN at (916) 457-8034

Special Interest Groups (SIGS) Bulletin

SACWN's SIGs are small, friendly groups of women who get together monthly (if not more often) to share activities of mutual interest. New members are always welcomed, so we encourage you to call the contact person listed to find out what activities are being planned.

If you are interested in forming a Special Interest Group (SIG), please contact Dee at 443-2377 with your idea. You could share a favorite hobby or interest with other women.

Rainbow Campers

Rainbow Campers, founded by the late Jayne Rountree, is a loose knit group of lesbians who get together and camp at preselected campgrounds each month, April through October.

Anyone willing to be a Wagon Master or who has an idea for where to camp please call Barbara at 929-3074. Destinations should be easily reached for those who work and would not be able to travel until late in the day or the next day.

October 19,20,21 Coloma. Mary 723-5269.

How to Attend a Trip:
1. Call the Wagoneer for the trip(s) you want to attend. She will make the group reservation up to sixty days in advance of the scheduled camp date, so call her early.
2. The Wagoneer will tell you the site fee and cancellation date. She will request that you send her the fee for the number of nights that you plan to camp.

If you decide to cancel your reservation, call the Wagoneer before the cancellation date. Fee refunds cannot be made after the cancellation date.

Top 10

Top 10 is a group of women over fifty and women who love women over fifty. Each month we get together for a meal at a local restaurant or for special at-home potlucks.

October 14 (Sunday) at 4:00 p.m.: Finger lickin' good dinner at the Back 40 Restaurant in Roseville. RSVP to Leta by 10/12 at 916-408-1617. Directions: Take I-80 to Riverside exit, straight ahead to frontage road - Orlando Avenue (1201 Orlando). Reservations are necessary!

November 10 (Saturday) at 4:00 p.m.: Early bird potluck at Sharon & Paula's. Bring favorite dish/beverage. RSVP by 11/7/01 @ 916-967-0560. Raffling for the afghan will be held, proceeds going to Maryhouse.

Newcomers

Are you new to SACWN, new to the area or just want to meet new people? Then the Newcomers Group is for you! Come join this small, informal group for coffee and conversation. We look forward to meeting you. Call Chris at 485-8451 to find out about the next get-together.

Charitable Women

CW brings women together to do charitable works for the community. The first project runs thru the 2nd week of November and involves the collection of 2 canned goods and 1 piece of warm clothing to be given out to the community. Our goal is to collect these items from each SACWN member. Please join us in this effort. Call Chris (485-8451) to join CW and/or make your donation.

CW's December project is Xmas Caroling. Practice potlucks begin the 2nd week of Nov., once a week. Caroling will be the 2nd week in December. Call Chris at 485-8451 for times and location.

(SIGS Cont'd)

Fool House Poker Group

Feeling lucky? Then join us for a friendly game of poker the ***2nd Friday of every month***. Novice players welcome. I guarantee you'll have a good time. For game time and location, call Gretchen 916-922- 6287 or Mary 916-723-5269.

Half-Fast Hiking Group

This is a well-organized, friendly group of serious hikers who know how to have fun. We are in our fourth successful year of day-hiking with hikes scheduled once per month all year long. We walk at a comfortable pace and usually average about five miles round trip on hikes that are rated easy to moderate. Call for a calendar of events and an information sheet. All newcomers will receive a warm welcome! Please join us for the time of your life! Call Linda or Julie at 731-5838:

October 28 – Bridgeport
November 18 – Putah Creek
December16 –River Trail Bike Ride

Women's Music

Are you interested in women's music? Do you want to support women musicians that have been involved in the women's movement for many years while having a good time? We will be going to live performances of women's music in Northern California. All are welcome to join us and enjoy the pleasures that listening to great music can bring. If you are interested in joining us or if you just want to know what performances are coming up call Pat—916-363-7535. Make sure you ask for Pat, please! You can also e-mail me at pwood314@yahoo.com

Arts & Entertainment

The Arts & Entertainment group is looking for a new facilitator. Dee is going on R&R temporarily. If you are interested in coordinating events for this great group of women, contact SACWN at 916-451-8034.

Single's Group

We are a friendly group of women who just love to have fun and hope you will join us. Some of our future events for October and November are listed below. If you need further information, please contact Pam at 916-681-4310 or e-mail at javabean1@email.msn.com.

October 6, 2001 - Ethnic dinner/ movie @ 4:00 p.m. Call Pam for location. This will either be an ethnic pot-luck or ethnic restaurant type of dinner.

October 20, 2001 - Miniature Golf @ Scandinavia at 1:00 p.m.

November 3, 2001 - Apple Hill run. We will be meeting at Brookfields on Sunrise and Folsom @ 10:00 a.m.

November 24, 2001 - Thanksgiving Dinner. For time and location, please call Pam at 681-4310.

Non-Jock Sports Group

Looking for flag football players and cheerleaders. Unable to run, throw a football, tie your shoe? That's what we're looking for! Call Chris at 451-8451.

Garden Club

The Garden Club shares information, plantings, takes landscape tours, and much more. If you're interested, please e-mail me at gpfgarden@cs.com or call Glenda 916-454-0246

SACWN Slashes Advertising Rate

SACWN has reduced the cost of business ads to **$60 per year.**
Don't miss out on the best deal in town!
Call 916 451-8034 and let us advertise your business to our membership.

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Nan L. Goodart

Nan L. Goodart
Attorney at Law

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Sacramento, CA 95831
(916) 422-3000

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FREEDOM OF CHOICE

By Joanna Cassese

When women speak of freedom of choice we often are referring to freedom of reproductive choice or freedom to love whom we choose to. I would like you to consider planning to maintain another freedom - the freedom to choose where you will spend your senior years or years when you can no longer care for yourself. If you are considered part of the baby-boomer generation or older, you will want to read on. This is not just "an old lady's" issue.

If you think about it, you or someone you know has probably had the experience of caring for a parent, spouse or partner. This care could have been as the result of age, a chronic health condition such as MS, an auto accident or the sudden occurrence of a stroke. The type of care I am referring to is often called "long-term care". It is the care you will need when you can no longer perform the activities of daily living. This is not a fun subject. But what is worse is when the cost of this care forces you out of your home, away from your partner, into poverty and into a nursing home or skilled nursing facility that may be substandard! Once again, we have no freedom of choice.

I won't bore you with statistics, but be aware that over 80% of the people living in poverty in their own homes or in nursing homes are women! Over half are widowed and nearly 20% have never been married. Lesbians are at a greater risk because of MediCal rules applying only to legally married couples. Legally married couples are allowed to keep about $87,000 in assets and enough income to support the spouse left at home. Single people (most of us) must spend their assets down to $2000 before qualifying for government assistance. Just one more screw put to gay couples!

There's the problem - now here is a solution. The only way to guarantee freedom of choice is to be prepared and part of that preparation is commonly called long-term care insurance. Many lesbian couples purchase this kind of coverage because they want to guarantee they can stay together to the end. You should ask yourself these questions: 1) Who do I know who has needed long term care? 2) Could I ever be in the position of needing this type of care? 3) Who will provide this care for me? 4) How would the care be paid for? and 5) Do I want to burden my children, spouse or partner?

Can You Afford To Live A Longer Life?

Medical science continues finding ways to extend our lives. From 1979 to 1995 the average life expectancy of the American woman increased nearly five years. With medical advances and a more health-educated population we could easily reach an average age of 100! That may be good news for some but how many of us are financially prepared to live that long?

And what effect will living longer have on our community? Do you have any friends who are caring in some way for a parent? How many women do you know who are or have been caregivers? Unfortunately our family members look at us and see “a single woman with no children” and assume we are the natural person to care for mom or dad. And, many of us do. But who will care for us when we can no longer care for ourselves?

So, what are we looking at regarding costs of being cared for? Where do you go when you need assistance with cooking, cleaning, bathing, managing your medications? Who pays for this care? Health Insurance? No. Medicare? No. The government? Not if you have money you can access. The answer to this question is a simple one. YOU pay for it.

According to the California Department of Aging, a live in companion to help with daily activities can cost $155 per day or more. The cost is higher if you need someone with medical training.

Assisted Living Facilities are usually the next step if you are no longer able to live on your own. These facilities can cost $80 to $140 per day depending upon the level of care needed. Facilities being developed for gay people only are even more expensive! And then there is the dreaded nursing home. We may have to pay nearly $250 per day to stay in a place we wouldn’t put our ex-lover! There are three ways to pay for long-term care. 1) Pay for it out of your own assets and have nothing left for your surviving partner or favorite charity, 2) Apply for welfare, if you qualify, or 3) Be prepared with a long-term care insurance policy.

Will I Need Long Term Care?

Government studies show that nearly 50% of Americans over the age of 65 will eventually need some type of long-term care. Most are single women. Today, a year in a nursing home in California can cost on the average of $45,000 to $60,000. In other parts of the country it can reach nearly $80,000! Regular medical insurance or Medicare rarely covers this type of care. Long Term Care Insurance makes sense for you if: 1) you are concerned about protecting your assets, 2) maintaining your finan

(Continued on Page 8)

cial independence, 3) alleviating your partner of a huge responsibility.

There is one fact you cannot avoid - you are going to die. You will die in one of two ways -- you may be lucky and go quickly or you may linger. Unfortunately, you have no choice, but you can choose to prepare so you can avoid what so many families and friends have experienced.

What Is Long-Term Care Insurance?

Similar to any other type of insurance, a long- term care policy is a contract between you and an insurance company. In exchange for your timely premium payments, the company promises to pay you a maximum daily or monthly benefit to cover the cost of long-term care. Long-term care is ongoing, custodial care for people with chronic disabilities. It includes assistance with activities of daily living such as eating, bathing, getting dressed, getting from one place to another or going to the toilet. This care can be provided at home, in an assisted living facility, a residential care facility or a nursing home.

What Do I Look For In A Policy?

There are many options today to cover the cost of your care. You can choose a policy to cover you for a brief period or get coverage for an unlimited amount of time. You can choose to share in some of the cost or you can have the insurance company pay the entire bill. The key is that you must be relatively healthy to qualify for this insurance. And, the younger you are when you purchase it, the cheaper it is for the remainder of your life.

Long-term care coverage is relatively new and not all policies offer standardized coverage or use similar language. It is critical to understand the language and be sure certain features are included in your base policy. You will want to be familiar with terms such as: Activities of Daily Living, Triggers, Guaranteed Renewable, Simple Inflation Protection, Compound Inflation Protection, Maximum Daily Benefit, Maximum Monthly Benefit and Pool of Dollars.

How Much Coverage Will I Need?

How much coverage you will need will depend upon many factors. Your budget is one of those factors but should not be the only thing to consider. You should know the average cost of a nursing home and home health care in your area and decide if you can subsidize a portion of the daily cost. The benefits in most policies range from $100 to $300 per day. You can purchase as little as one year of coverage or up to unlimited lifetime benefits.

What Will Affect My Rates?

First of all, as stated earlier, you need to be relatively healthy in order to qualify for insurance. Other factors include:

- Age—The younger you are when you buy a policy, the less expensive it will remain over your lifetime.
- Benefit period—A policy with a lifetime benefit period will be more expensive than one that will cover you for 2 or 3 years of care.
- Waiting period—This is similar to a deductible. The longer you can pay for care, say 20 to 120 days, the less expensive the premium will be.
- Inflation protection—Compound inflation protection will be more expensive than simple, but it may cost you less in the long run.
- Comprehensive coverage—Benefits paid for a combination of home care, assisted living and nursing home will be more costly than Home Care Only or Nursing Home Only coverage.

How Do I Choose An Insurance Agent?

This is a very important part of your buying decision so the following are offered as suggestions. You want to work with someone who asks a number of questions about your lifestyle and your needs . You must be able to trust that your agent makes your interests a priority. You will want to find an agent who is a specialist in long-term care and preferably is someone who has had first-hand experience with a family member. If possible, find an agent who is a Certified Senior Advisor (CSA) or Certified in Long Term Care (CLTC). These agents have had special training in ethics and other areas of aging important in helping you make the appropriate decision. Be sure you are purchasing an insurance policy vs. insurance "plan". Finally, ask for a company providing Domestic Partnership Discounts.

If you do decide to apply for Long Term Care Insurance, you have by law a 30-day "free look" period to review your contract before making a financial commitment. Even if you don't purchase the insurance, the financial education you will receive from meeting with an agent will be invaluable.

Lesbians and our gay male counterparts are at particularly high risk for relying upon the government to make this most important choice for us. Many of you have worked hard, saved and invested wisely. You have travel plans for retirement and other activities to enjoy. You have lived a quality life, so sleep better at night knowing you will have first-class care when you can no longer care for yourself!

FRIDAY,
DECEMBER 7TH,
5:00 p.m. to 8:00 p.m.

at Faces
2000 K Street
Sacramento

WOMEN'S HOLIDAY SOCIAL

LIVE MUSIC by
RONI & ROCHELLE TRIO

HORS D' OEUVRES, NO HOST BAR
no charge
sponsored by sacwn and faces

Sacramento International Gay & Lesbian Film Festival
October 10-13, 2001

Showings at the 24th Street Theatre, Sierra 2 Center, and at the Crest Theatre. For details call (916) 689-3284.

Lucie Blue Tremblay Concert

(sponsored by Central Valley Chapter BACW)

November 9, 2001

College Avenue Congregational Church in Modesto

Call Faye for information at (209) 529-1434

Mark Your Calendar

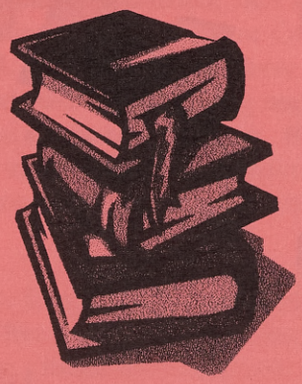
Capitol City Squares Will be offering Free dance lessons in January

Call 929-8697 for details

Making a Case for Community History:

A Sacramento Outreach Meeting
Sunday, September 23 from 2:00-4:00 p.m.
at the Lavender Library, 1414 21st street

For more information contact Sam Catalano at catalanosm@aol.com



California Rainbow Bridge

This organization, dedicated to building bridges between the various cultural, ethnic, racial and gender identity groups in the gay and straight communities, will be holding speaker trainings
Sunday October 7 and Sunday, October 14
Call CRB's message number at (916) 658-0892

Subscription/Membership Application

Name(s): _____

_____

Address: _____

_____

City: _____ State: ____ Zip: _____

E-mail: _____

_____

Phone: _____

☐ NEW ☐ RENEWING

Waiver: I am aware that certain risks or injuries could occur arising from my participation in SACWN, Inc. events and/or special interest groups. In consideration of the right to participate in such events, some of which may involve strenuous activity (I.e. hiking, golfing, skiing, cycling, etc.), I hereby assume all risks and will hold SACWN, Inc. and its members harmless from all liability which may arise in connection with these activities.

_____
(Signature) (Date)

_____
(Signature) (Date)

CATEGORIES	RATES
Regular	$24.00
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Rates are per household, per year and will be prorated based on the month in which you subscribe. The subscription year is February through January.

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Volunteer Form

Can you volunteer? We need help in the following areas:

NEWSLETTER

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☐ Proofreaders & Editors
☐ Layout & Graphics

ACTIVITIES:

☐ Event Organizers
☐ Assistants
☐ Planners
☐ Decorations
☐ Publicity
☐ Dates

Comments, Suggestions, Viewpoints

_____

_____

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UNITED WE STAND

PO Box 19036
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SACWN INC.

Sacramento Area Community Women's Network

Watch for our updated web site!